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Back-in-black date in doubt

A higher-than-expected deficit forecast in the latest fiscal update is raising questions about whether the Manitoba government will push back the already delayed target date to balance the provincial budget.

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AGAPE TABLE
Empowerment
Dignity
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Nutrition

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Want to drive for Uber? It might cost you hundreds or thousands in fines if caught. SHANE GIBSON/METRO

Drivers facing Uber problems

Roadblocks. Drivers could be fined, void their insurance if they drive for Uber

COLIN FAST
For Metro

Manitobans who drive for the upstart Uber ride-sharing service could be hit with fines and might also void their car insurance.

Municipal Affairs Minister Drew Caldwell warned that anyone caught driving for Uber, which connects people and drivers through a smartphone app, could face fines between $100 and $1,000, as prescribed in the Taxicab Act.

And Manitoba Public Insurance has confirmed there could also be coverage problems for drivers who use their own vehicles to transport Uber customers.

"If someone is using an all-purpose vehicle for a taxi service, very potentially that could be breaking the terms of their registration, and very potentially a claim could be denied if there was an accident," explained MPI spokesman Brian Smiley.

He said services like Operation Red Nose aren't subject to the same conditions, because there's no requirement for payment, just a request for donations.

While Uber claims it will cover damage beyond what a driver's policy will pay, Smiley said MPI expects taxi drivers to have taxi coverage, which costs significantly more than standard insurance. But the only way to get taxi insurance is to have a licence from the Manitoba Taxicab Board. And the number of licensed cabs hasn't increased in decades.

Representatives from Uber are meeting with provincial officials to address these regulatory hurdles. The company has also retained former PC Manitoba leader Hugh McFadyen and communications expert Greg Burch to lobby the province on its behalf.

Mayor Brian Bowman also met with Uber last week, he said, adding he's intrigued by the ridesharing service, but not sure what role the city could play in making decisions about it.

"I'm open to any use of technology that gives people choice, but it's one that we're getting additional information on," he said.

As first reported by Metro, Uber continues to recruit Winnipeg drivers through social media sites, but the company has no timetable for entering the local market.

Premiums

The average passenger vehicle premium in Winnipeg is about $950. The average taxi premium is between $7,000 and $8,000 (Source: MPI)

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Manitoba projecting higher deficit due to spending hike

Fiscal update. Shortfall expected to be $45 million higher than set out in spring budget

The Manitoba Legislative building. SHANE GIBSON/METRO WINNIPEG

The Manitoba government has announced a higher-than-expected deficit, raising more questions about its promise to balance its books by 2016.

The province's second-quarter update says the deficit for the fiscal year that ends in March is now forecast to be $402 million — $45 million higher than set out in the spring budget.

The NDP has been running deficits since 2009 and originally promised to be back in the black by 2014-15. Two years ago, the target was pushed back to 2016-17. On Friday, even that target seemed flexible.

"It's our goal to do so, but we're not going to do it if it means cutting health care or front-line services," Finance Minister Greg Dewar said.

The update also revealed that for the second year in a row, the government is not spending all of the money raised by last year's provincial sales tax increase on infrastructure. After raising the tax to eight per cent from seven, the NDP promised to spend every cent on roads, bridges, flood-fighting measures and other core infrastructure projects.

The tax hike is to bring in an extra $276 million this year, but infrastructure spending is $218 million higher. The rest of the money was part of the government's general revenues and used elsewhere.

Dewar said the government will spend the $58 million difference, along with an unused $75 million from the previous year, in the future. Construction was hampered this year by poor weather, he said.

"The commitment rolls over to next year," he said.

"We have a very short construction season here in Manitoba and we've had water — it was raining. There was flooding."

Brian Pallister, leader of the Opposition Progressive Conservatives, said the fiscal update shows the government has been unable to control spending.

"Manitobans are right to ask, 'Why are we paying the highest increase in taxes in Canada and you're still not able to get your books under control and balanced?'"

The figures show government spending was up in a number of areas, including health care and child welfare.

Heavy summer rains that flooded a lot of farmland in southwestern Manitoba also caused a spike in spending, Dewar said.

THE CANADIAN PRESS

Province sets 50% landfill reduction target

Manitoba is aiming to reduce landfill waste by 2020 and they're looking for the public's input.

Conservation and Water Stewardship Minister Gord Mackintosh announced Friday a proposed plan of cutting the amount of waste going to landfills in half by 2020.

"In Manitoba's Green Plan, our government committed to working with Manitobans to become a waste reduction leader and we're seeking input on how we can best succeed," said Mackintosh in a release.

A discussion paper released by the province proposes a goal of reducing landfill waste. To do so, that means a reduction of waste to about 400 kilograms a year per person from the current 800 kg. Ideally, this would create 450 green jobs and cut greenhouse-gas emissions.

Mackintosh said Manitobans are being asked to provide input on proposed actions including improving organic waste composting efforts, establishing recycling targets for various consumer products, banning the disposal and burning of reusable and recyclable materials and increasing diversion of construction, renovation and demolition waste.

The minister added other suggested actions: Focusing on improvement of commercial and institutional waste recycling; further reducing carry-out retail plastic-bag distribution and taking action on hard-to-recycle products such as Styrofoam containers.

The discussion paper can be viewed at gov.mb.ca and the deadline for feedback is March 20. METRO

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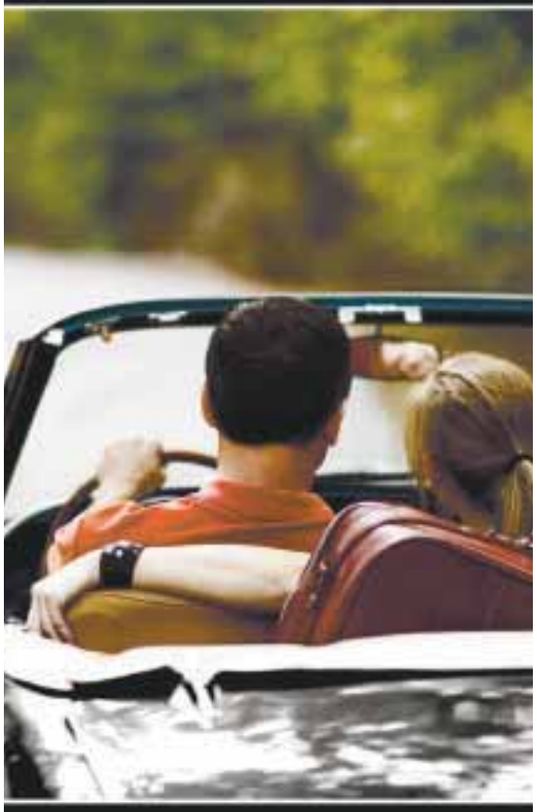

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Tragic circumstances

Family says inquest report into ER death an 'opportunity wasted'

The family of a man who died during a 34-hour wait in a Winnipeg emergency room says an inquest into his death was "an opportunity wasted" to get at the root causes of racism aboriginal people face in Canada's health-care system.

Brian Sinclair, a 45-year-old double-amputee, died of a treatable bladder infection while waiting for care six years ago at Winnipeg's Health Sciences Centre.

The inquest judge said in his final report that Sinclair "did not have to die," but Tim Preston rejected the family's pleas to rule the death a homicide on the grounds that failing to provide medical care was akin to failing to provide the necessities of life.

Relatives had also asked that the judge call on the Manitoba government for a public inquiry into how aboriginal people are treated in the health-care system, but Preston said that wasn't necessary.

He made 63 recommendations aimed primarily at policy reviews at the Winnipeg Regional Health Authority to ensure what happened to Sinclair doesn't occur again.

Robert Sinclair said he was disappointed the inquest didn't deal with racist assumptions about his cousin and instead focused on how the emergency room should be structured.

Brian Sinclair's death will be in vain unless the health-care system deals with the real reasons he was ignored, his cousin said. THE CANADIAN PRESS

Leslie Spillet, Ka Ni Kanichihk executive director, along with Family Services Minister Kerri Irvin-Ross (seated left) announced a new program that that will provide support and healing to Aboriginal women who are sexual assault victims. ADRIANA MINGO/FOR METRO WINNIPEG

Help for Aboriginal sexual assault victims available

Community counsel. Program to provide support through non-judgmental space

ADRIANA MINGO
winnipeg@metronews.ca

Aboriginal women and girls who are victims of sexual assault are one step closer to getting the healing they need with a new resource program from the province and Ka Ni Kanichihk.

Kerri Irvin-Ross, Manitoba's family services and status of women minister, announced Friday a new program to provide culturally-appropriate counselling and support for Aboriginal sexual assault victims in Winnipeg.

The new program will be based out of North End resource centre Ka Ni Kanichihk.

They will train a counsellor and establish a network of elders to provide immediate and ongoing support to Indigenous women and girls who have experienced sexual violence.

Leslie Spillet, executive director of Ka Ni Kanichihk, said they have been working with The United Nations Women's Safe Cities Global Initiative committee for about a year and the new program has been in development for about six months.

In preparation, a scoping study was conducted with Ka Ni Kanichihk, the UN Women and other partners. Spillet said as a part of the study, they talked to 60 Aboriginal women, varying in age, in three separate consultations.

"The stories that we heard kind of confirmed some of the things that we knew, that Aboriginal woman are not safe in this city, particularly in the inner city," she said.

Spillet said they're offering an accepting and non-judgemental space where the Aboriginal women who are victims of sexual assault can be who they need to be.

Important investment

- For each of the next three years, the program will receive an investment of $50,000 to fund the program.

Gettin' things done.

Bowman boasts 11 of 19 commitments completed

At the halfway mark of his first 100 days, Mayor Brian Bowman says more than half of his 19 commitments have been completed.

Among the 11 of 19 commitments that Bowman states he's completed are: a meeting with ex-Mayor Sam Katz for the transition, being briefed by the acting CAO and senior staff on the state of the city, budget and finding two per cent efficiencies, appointed council members to committees, and held votes on councillors' representation allowance expenses cut, EPC top-up pay cut and homelessness strategy.

Even with 50 days to go, one of Bowman's commitments will not be achievable: hiring a new CAO for the City of Winnipeg. BERNICE PONTANILLA/METRO

Debit-card fraud.

MLA Erin Selby among victims of card-skimming scheme

Manitoba MLA Erin Selby is among the victims of what appears to be a debit-card skimming fraud that operated in Manitoba, according to one credit union.

Cambrian Credit Union acknowledged some of their clients' bank accounts were cleared out on Sunday. A rep for the credit union tweeted they discovered missing money from clients' bank accounts was due to skimming. They did not know immediately how many had been affected.

The credit union said members with missing money would be contacted Monday. Selby said she woke up to find her bank account had been cleared by a fraudster in New York who drained her account from an ATM. BERNICE PONTANILLA/METRO

Group gathering comics for kids over holidays

Comic drive. Winnipeg Comic Addicts hope donations encourage kids to read

SHANE GIBSON
shane.gibson@metronews.ca

Cory Stanish, founder of the Winnipeg Comic Addicts group, shows off some of the prepackaged comics the group is selling as part of their drive to donate thousands of new and gently used comics to sick and disadvantaged kids this Christmas. SHANE GIBSON/METRO

A group of comic book collectors are playing real life superheroes for sick and disadvantaged kids in Winnipeg this holiday season.

The Winnipeg Comic Addicts have kicked off a comic book drive in hopes of donating thousands of new and gently used comics to sick kids and kids living through poverty, violence or abuse this Christmas.

"As a group we were finding that so many people had comics to donate, we thought let's take this one step further," said the group's founder Cory Stanish, who has been collecting for more than 40 years and hopes the donations both brighten the holidays and encourage kids to enjoy reading.

"I learned how to read through Archie comics. We don't really think about it, but it's how most of us started out reading."

In just under a month the group has collected 2,000 comics from their 150 members, and Stanish hopes a plea to the public for more donations will see 3,000 comics ready to ship to Ronald McDonald House and local women's shelters by this weekend.

Pages for the people

"As a group we were finding that so many people had comics to donate, we thought let's take this one step further."

Cory Stanish, founder of the Winnipeg Comic Addicts group

The group is taking anything from Archie and Spider-Man comics to graphic novels, and Stanish is going through each one to make sure they're appropriate for kids.

And what will happen if he stumbles across a valuable comic in the donation bin?

"If I can sell it for $100,000 then we'd have $100,000 to give to a charity," he said. "That would be quite a story."

Donations are being accepted at Dee's Collectibles and Toys at 377 Henderson Hwy until Saturday.

Check out the Winnipeg Comic Addicts Facebook page for more information on the drive and the group.

Wash away stress in a floatation pod

I've tried yoga, I've tried massages, I've tried many different relaxation techniques. And then I floated.

Floating's been around for about 50 years, but it's been 20 years since it's been in Winnipeg, according to JellyFish Float Spa's co-owner, Roi Jones.

It's as simple as it sounds. You float in a floatation pod, which is an enclosed, hot tub-like basin, filled with 10 inches of warm water and 1,000 pounds of pharmaceutical-grade Epsom salts.

After a briefing on the floating process, I was directed to an isolated room and instructed to disrobe, shower, and then immerse myself in the pod. As Jones promised, the water was warm and very buoyant. There's a light switch, so I floated in the dark, which was quite calming. My breathing slowed down, my muscles relaxed and my mind stopped questioning my surroundings — I felt really relaxed.

I would suggest that floaters don't make sudden moments. At one point, I lowered my head and got salt in my eyes. Luckily, I was also instructed to take a wet face cloth into the pod in case that happened.

JellyFish's website lists health and relaxation benefits, including stress relief, pain management, and increased creativity and productivity.

JellyFish Float Spa is located on St. Mary's Road.

ADRIANA MINGO/FOR METRO

JellyFish Spa co-owner Roi Jones poses with one of his floatation pods, which is filled with 10 inches of water and 1,000 pounds of pharmaceutical-grade Epsom salts. ADRIANA MINGO/FOR METRO

Nunavut. Hunger pangs persist as issue gains 'momentum' in Ottawa

The lineup for Iqaluit's soup kitchen stretches out the door, down a flight of wooden steps and onto the icy street. Dozens of people wait patiently in -40 C cold, braced against the gusting shards of wind.

Inside, Cathy Sawer stirs an industrial-sized pot brimming with chicken soup, enough for 200 servings. The 65-year-old and her fellow volunteers have been in the kitchen since 8 a.m., preparing a lunch that will be the only meal of the day for many of those waiting outside.

Nunavut's long-standing struggle with high food prices and widespread hunger has prompted scrutiny of late for both the federal and territorial governments. In the wake of a November report from the federal auditor general critiquing the government's food-subsidy program, footage emerged of Rankin Inlet residents foraging in the town dump.

Nunavut MP and Environment Minister Leona Aglukkaq insists hunger in the North has been exaggerated. But there's a sense in Nunavut that with fresh attention on an old problem, things may finally change — albeit slowly.

"We have some momentum on this issue," said Ed McKenna, director of Nunavut's Anti-Poverty Secretariat. "But it's going to take time to see that translated to concrete work."

Food insecurity — defined as a lack of access to healthy, affordable food — is not a new phenomenon in Nunavut. Even the traditional Inuit diet of caribou, fish, birds, whales, seal and berries left people vulnerable to hunger pangs if they couldn't find any plants or wild animals to eat. But the problem is still persistent. THE CANADIAN PRESS

Ridge to Greenland

Danes to lay claim to North Pole

Denmark says scientific data shows Greenland's continental shelf is connected to a ridge beneath the Arctic Ocean, giving Danes a claim to the North Pole and any energy resources beneath it.

Foreign Minister Martin Lidegaard says Denmark will deliver a claim on Monday to a UN panel in New York that will eventually decide control of the area. Lidegaard said he hopes the other nations that have made claims in the Arctic, including Russia and Canada, will continue to keep to "the rules of the game." THE ASSOCIATED PRESS

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Zzzzzzz ... Santa and baby need a nap

Ten-week-old Jaxson Schieman curls up for a nap with Santa at the Rideau Centre mall in Ottawa on Sunday. LUCY SCHOLEY/METRO IN OTTAWA

Many rookie MPs to run in 2015 election

'Big responsibility'.

All but two young NDP MPs have committed to running for re-election

NDP MPs Matthew Dubé, left, Laurin Liu, Mylène Freeman, and Charmaine Borg, all McGill University students, arrive on Parliament Hill on May 19, 2011. SEAN KILPATRICK/THE CANADIAN PRESS

In 2011, Mylène Freeman became a New Democrat member of Parliament almost by accident. In 2015, she intends to be elected on purpose.

Freeman, 25, is one of a half-dozen MPs who were barely in their 20s when a surge of support for the NDP in Quebec saw them get the job in 2011, despite never having set foot in their ridings during the campaign.

Questions swirled about whether this rookie class would last even a single sitting. Not only did they prevail, but so far all but two have committed to running for re-election in 2015.

Only 19 when he was elected, NDP MP Pierre-Luc Dusseault had the distinction of becoming the youngest person ever voted into the House of Commons. He didn't say much for the first little while but slowly found his voice.

"You have such big responsibility, and if you want to succeed you have to work, work hard, work every day," Dusseault said.

It's not just Freeman and Dusseault going into 2015 a little wiser.

Liberal Leader Justin Trudeau suspended MPs Massimo Pacetti and Scott Andrews from caucus last month amid explosive allegations of "serious personal misconduct" involving two of their NDP counterparts.

Though whispers of impropriety have coursed through the halls of power in Ottawa for decades, the suspension forced Parliament to confront it publicly for the first time and examine how ill-equipped it is to deal with the interpersonal realities of a modern workplace.

Creating a better political climate for women is one of the reasons Freeman says she wants to run again.

"This place isn't built for women," Freeman said. Ironically — and unbeknownst to her — a male colleague from another party could be seen taking note of her physique as he passed behind her while she spoke.

A harassment-prevention policy was implemented this past week.

Parliament also learned it was not immune from security threats.

Cpl. Nathan Cirillo was shot dead Oct. 22 as he stood sentry at the National War Memorial, moments before gunman Michael Zehaf Bibeau stormed the Centre Block, where he died in a fearsome gun battle with security forces.

The two incidents are neither alike nor related, but there is a lesson in both, said Liberal deputy leader Ralph Goodale.

"Don't take your values, your security, or your rights and privileges for granted. They are very precious things and you need to behave accordingly in order to safeguard them," Goodale said.

Ever since the shooting, members of the NDP stare at a bullet hole in their caucus door as a reminder. THE CANADIAN PRESS

Quoted

"It's a different life than others who are my age, who are 23, still in university."

NDP MP Pierre-Luc Dusseault, who was 19 years old when elected to Parliament

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Foreign workers. Three killed in weekend crash

Two victims involved in a fatal highway crash in Alberta on Saturday were newly married, said members of the Filipino community.

Three people were killed in the collision on Highway 11 and Range Road 4-2 on Saturday after a Ford Mustang hit the ditch and then over-compensated, colliding with a moving truck in the next lane.

Two male passengers and one female passenger were declared dead on scene, while the male driver was transported to the University of Alberta Hospital and was reportedly in critical condition.

RCMP has confirmed the victims of the crash were temporary foreign workers returning to Rocky Mountain House after language training in Red Deer. Police believe that driver inexperience could have been a factor in the crash.

According to a member of the Edmonton Filipino community, Lyla Gray, two of the crash victims had worked at Dairy Queen and were married just two months ago, with the groom only arriving in Canada before the wedding.

Highway accidents

Last month four people were killed while driving along Highway 21 near Leduc, Alta.

- All four were temporary foreign workers from the Philippines.

"I was so shocked, and all of the Filipinos are shocked also. It happened again after two weeks," said Gray.

"(We're) sad because I don't know why it's happening in Alberta," Gray said, adding that there needs to be more education for newcomers to Canada about winter driving.

"In the Philippines, where we come from, there's no snow, so it's very hard to adjust when (we) come here," she said, adding she often warns people not to drive in the winter due to unsafe conditions.

At the time of the crash, all of the victims had been sending their earnings home to relatives in the Philippines.

LEAH HOLOIDAY/METRO IN EDMONTON

Improvements needed to enhance end-of-life care

Dr. Irfan Dhalla, vice-president of Health Quality Ontario, in an undated photo. COURTESY ST. MICHAEL'S HOSPITAL/THE CANADIAN PRESS

Health Quality Ontario. Report shows 70 per cent of elderly hospitalized patients prefer comfort over life-prolonging efforts

Dramatic improvements are needed to provide quality palliative care for all patients facing the end of their lives, including boosting the number of health providers trained in specialized care of the dying, says an Ontario health advisory agency.

The issue is becoming more pressing due to the aging population. By 2026, the number of Canadians dying each year will increase by 40 per cent to 330,000 people.

"There certainly are some real pockets of excellence," said Dr. Irfan Dhalla, vice-president of Health Quality Ontario, regarding the availability of comprehensive palliative care.

"But there are also areas in Ontario where patients don't have access to that kind of care, and the best estimates are that only about 30 per cent of people who are dying have access to specialized team-based palliative care," said Dhalla.

In a report released Monday, Health Quality Ontario said that although Canada ranks relatively high on an international index measuring "quality of death," hundreds of thousands of Canadians have no access to co-ordinated end-of-life care.

Polls have shown that most Canadians want to die at home, surrounded by their loved ones. The report cites a survey that found that 70 per cent of hospitalized elderly patients wanted comfort measures instead of life-prolonging treatment.

The report also provides evidence to support the need for public discussion about the normalization and de-medicalization of death and dying.

THE CANADIAN PRESS

North American energy ministers to convene during turbulent time

D.C. summit. Recent market upheaval and long-brewing issues on ministers' minds

The falling price of oil and what to do about it; the Keystone XL pipeline; and Mexico's major oil-and-gas shakeup will be on the table as North American energy ministers meet Monday.

Natural Resources Minister Greg Rickford is set to meet with his counterparts Ernest Moniz and Pedro Joaquin Coldwell from the U.S. and Mexico respectively in Washington, D.C.

The rapidly falling price of gas, exacerbated by the Organization of Petroleum Exporting Countries' (OPEC) decision last month not to cut Middle Eastern oil production, will overshadow the talks.

Natural Resources Minister Greg Rickford speaks in the House of Commons in November. Rickford is set to meet Monday with his counterparts from the U.S. and Mexico in Washington, D.C. SEAN KILPATRICK/THE CANADIAN PRESS FILE

Already, there has been buzz around the idea of a North American-style energy cartel to counter OPEC — although that has not been explicitly raised by any of the players, who refer instead to a "strategic dialogue on energy co-operation."

"This is a massive, fully integrated market in most respects, certainly with gas and electricity," Rickford told CTV's Question Period on Sunday.

"Secretary Moniz and I have some key things to build on and enjoin our Mexican counterparts for that North American energy market integration that I think we all seek to strive for as a matter of security and for the economic benefits."

One of Rickford's stated priorities is to emphasize that Keystone should go ahead, based on a U.S. State Department decision assessment from early this year. The pipeline has been tied up in the Nebraska Supreme Court, which is set to rule any day now on whether the legislature has the right to approve the pipeline's route.

Meanwhile, U.S. President Barack Obama has expressed some reticence about the project, arguing it would mainly benefit Canada and could have negative effects for climate change.

THE CANADIAN PRESS

Pros and cons

Mexico opens up

The Mexican government is loosening its monopoly on the energy sector and opening it to exploration and development by private industry. Analysts have said the changes will bring both opportunity and possible challenges to the Canadian government.

On the positive side, a more open Mexican market will mean a demand for Canadian energy expertise in that country.

But on the flip side, more oil-and-gas development could mean more competition for the critical American market — possibly making projects like Keystone less attractive.

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Nicaragua

18 missing from capsized boat

Rescue crews in Nicaragua say they have found a fishing boat that capsized in the Caribbean last week with 50 people aboard.

Eighteen fishermen who were aboard the lobster boat MN WaywardWind remain missing. It overturned about 35 nautical miles (65 kilometres) southeast of Puerto Cabezas.

Vilma Garcia, the wife of one of eight men rescued Friday, said her husband Porfilio Levy, 36, suffered dehydration and severe sunburn and died a day later. The boat was on a 15-day trip when it was hit by a huge wave Tuesday.

THE ASSOCIATED PRESS

China

Ten miners killed in explosion

Ten Chinese miners were found dead Sunday hours after they were trapped underground in an explosion at a mine in the northeastern province of Heilongjiang, state media said.

The cause of the incident at the Xingyun Mine in the city of Jixi was under investigation, the state-run China News Service said.

China's mines are the world's deadliest, although a push to boost safety has lowered death tolls in accidents. Just over 1,000 deaths in 604 coal mining accidents were reported in 2013, down from more than 6,000 per year a decade ago. THE ASSOCIATED PRESS

Congo

Boat death toll could exceed 129

Authorities say at least 129 people are dead in Congo after a boat sank on a lake in southeastern Congo.

Laurent Kahozi Sumba, the transport minister for Katanga province, said Sunday 129 bodies have been recovered and there are 232 known survivors.

Many boats in Congo carry far more people and cargo than are listed. The disaster is believed to have happened early Friday.

The MV Mutambala was a private boat that connected towns in Katanga and South Kivu provinces. Kahozi said an investigation is underway.

THE ASSOCIATED PRESS

Aussie police dealing with hostage crisis

'Politically motivated.'
PM responds to incident as police move in

A hostage situation erupted Monday inside a chocolate shop and cafe in Sydney, Australia's largest city, with the nation's prime minister saying it may be "politically motivated."

New South Wales state police said they were dealing with "an armed incident," and said they were trying to make contact with people inside the Lindt Chocolat Cafe in Sydney.

Television footage shot through the cafe's windows showed several people with their arms in the air and hands pressed against the glass, and two people holding up what appeared to be a black flag with white Arabic writing on it.

Zain Ali, the head of the Islamic Studies Research Unit at the University of Auckland, said it was difficult to read the message because media images showed only the lower part of the flag. But he believed it was the Shahada, or declaration of faith. He said he could make out the word "Muhammad."

Ali said the Shahada translates as "There is no deity of worship except God (Allah), and Muhammad is the messenger of God." It is considered the first pillar of Islam's five pillars of faith, and has been used by groups like al-Qaida and Islamic State but wasn't invented by them, Ali said.

"We don't know whether this is politically motivated, although obviously there are some indications that it could be," Prime Minister Tony Abbott told reporters in the nation's capital, Canberra. "We have to appreciate that even in a society such as ours, there are people who would wish to do us harm."

A police spokeswoman said no injuries had been reported from the incident. Heavily armed officers were lined up outside the cafe, and a man with a backpack inside the cafe could be seen walking back and forth in front of the glass doors.

THE ASSOCIATED PRESS

Protest over shootings moves to church pews

Senior Judge Theodore Newman, of the Historic Courthouse, wearing a "Hands Up, Don't Shoot" shirt, raises his clenched fist during a church service at the African Methodist Episcopal Church in Washington Sunday. Congregants in African-American churches across the U.S. wore black to Sunday services in a symbolic stand against police shootings of unarmed black men.

MANUEL BALCE CENETA/THE ASSOCIATED PRESS

Compromise deal reached on climate

Climate negotiators salvaged a compromise deal in Lima early Sunday that sets the stage for a global pact in Paris next year, but rejected a rigorous review of the greenhouse gas emissions limits they plan.

More than 30 hours behind schedule, delegates from more than 190 countries agreed on what information should go into the pledges that countries submit for the expected Paris pact.

They argued all day Saturday over the wording of the decision, with developing nations worried that the text blurred the distinction between what rich and poor countries can be expected to do.

The final draft said countries have "common but differentiated responsibilities" to deal with global warming.

The momentum from last month's joint U.S.-China deal on emissions targets faded quickly in Lima as rifts reopened over who should do what to fight global warming.

Many developing countries, the most vulnerable to climate change's impacts, accuse rich nations of shirking their responsibilities to curb climate change and pay for the damage it inflicts.

The approved draft weakened language on the content of the pledges, saying they "may" instead of "shall" include quantifiable information showing how countries intend to meet their emissions targets.

"I think it's definitely watered down from what we expected," said Alden Meyer of the Union of Concerned Scientists.

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Hamas celebrates birthday with weapons brandished

27 years of defiance. Thousands of Gazans rally for militant radical political party

Masked Hamas members in Gaza City brandish assault rifles while standing next to a rocket during a Sunday rally to commemorate the 27th anniversary of the militant group. KHALIL HAMRA/THE ASSOCIATED PRESS

The Islamic militant group Hamas displayed rockets and other heavy weapons Sunday during a rally marking the 27th anniversary of its founding.

It also launched a drone that prompted Israel to scramble fighter jets in a precautionary measure, the Israeli military said.

Several thousand people attended the show of force in Gaza City, a lower turnout than in previous Hamas anniversary rallies.

The group's leaders watched from a stage, including former Gaza prime minister Ismail Haniyeh, who brandished an assault rifle and flashed a V-for-victory sign.

Sunday's march came three and a half months after the end of a 50-day war between Israel and Hamas. It was the third and bloodiest round of fighting between the two since late 2008, with some 2,200 people killed on the Palestinian side and 72 on the Israeli side.

Despite claims of victory by both Israel and Hamas, the fighting failed to resolve underlying conflicts that contributed to the summer war. Israel says it launched the operation in response to nonstop Hamas rocket fire. Hamas said it was fighting to lift an Israeli-Egyptian border blockade first imposed on Gaza after the Islamic militant group violently seized the territory from forces loyal to the Western-backed Palestinian President Mahmoud Abbas in 2007.

With Sunday's weapons display, Hamas appeared to be sending a message to both Israel and the residents of Gaza that another round of fighting is an option.

Meanwhile, Israeli Prime Minister Benjamin Netanyahu was gearing up for a diplomatic battle with Abbas, who is seeking UN Security Council resolutions regarding Israel's borders and its treatment of Palestinians.

A resolution backed by Abbas would set November 2016 as the deadline for ending Israeli occupation of lands sought for a Palestinian state.

Netanyahu is meeting with U.S. Secretary of State John Kerry in Rome on Monday. Kerry hopes to avert a possible Security Council clash over the issue.

The Israeli leader alleged Sunday that the resolution "will lead Islamic extremists to the outskirts of Tel Aviv and the heart of Jerusalem." He was apparently referring to fears that Hamas would take over any future Palestinian state.

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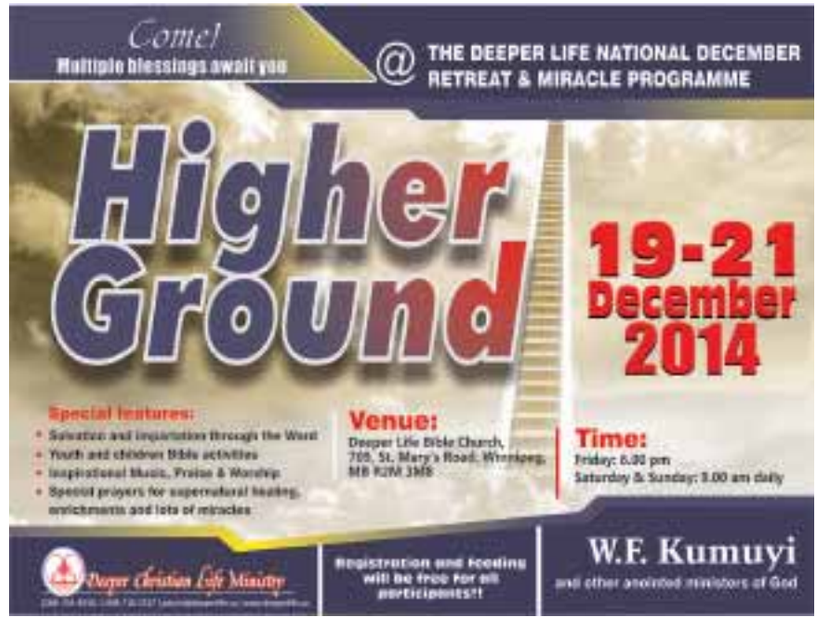
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Waze. Quest to outsmart traffic app fails miserably

Los Angeles residents whose homes hug a warren of streets next to the busiest urban freeway in the U.S. were baffled when they saw bumper-to-bumper traffic on their streets a year ago.

When word spread that the explosively popular new smartphone app Waze was sending many of those cars through their neighbourhood in a quest to shave five minutes off a daily rush-hour commute, they were angry and ready to fight back.

They figured they would outsmart the app, some said, by using it to report phoney car crashes and traffic jams on their streets that would keep the shortcut-seekers away.

Months later, the cars are still there, and the people are still mad.

That's because the app can't be outsmarted, Waze spokeswoman Julie Mossler said.

"With millions of users in L.A., fake, co-ordinated traffic reports can't come to fruition because they'll be negated by the next 10 people that drive down the street passively using Waze," she said.

THE ASSOCIATED PRESS

Low oil prices

OPEC chief calls for oilfield investment

The secretary-general of OPEC on Sunday urged Gulf Arab nations to keep investing in oilfield development despite the plunge in crude prices and gave no indication the cartel was prepared to shift its strategy to halt the slide.

Oil prices have shed nearly half their value since late June, including a four per cent tumble Friday that left benchmark U.S. oil prices at $57.81 US a barrel — their lowest level since May of 2009, when the U.S. was still in recession.

THE ASSOCIATED PRESS

Schools must do a better job of teaching money basics: Expert

Money, money, money. Canadian educators need to do more to help our young learn about balancing their books

A more cohesive approach to teaching money management to students is needed, say experts. JONATHAN HAYWARD/THE CANADIAN PRESS FILE

Educators across Canada are increasingly seeing the value of teaching kids the basics of money management at a young age, but some experts warn the patchwork of programs being offered in schools can only go so far in helping students avoid major money pitfalls down the line.

School systems in several provinces — including Ontario, Quebec and Saskatchewan — have in recent years added elements of financial literacy to the core classes taught through elementary and high school, while British Columbia more than a decade ago created a mandatory Grade 10 financial life skills class.

But in order to make those lessons truly sink in, schools must have a designated financial capability curriculum that's applied across the board, some experts say.

"Unless you have a focused, consistent curriculum designed specifically and implemented across the majority of grades, so it knows where it ended last year and it's going to pick up and add more information .... it's never going to work," said Gail Vaz-Oxlade, the financial guru behind the TV show Til Debt Do Us Part and author of Money-Smart Kid$ and other books.

"And the problem we have right now is that by using the word money or using money context for traditional lessons, (school) boards are convincing parents that they're putting financial literacy into schools — but they're not," Vaz-Oxlade said.

In Ontario, the focus in the classroom is largely on the math aspect of money management, "but those things are not the issue in terms of how to deal well with money," she said. "The issue in terms of how to deal well with money are things like you can't spend more money than you make."

A 2012 study by the Investor Education Fund found only 40 per cent of participating Ontario high school students felt somewhat or very prepared to manage their finances after graduation, and roughly a quarter said their schools gave them most or all the financial information they needed.

Sixty-nine per cent said they thought personal finance should be taught in the classroom, according to the study, which was based on an online poll of 400 high school students. THE CANADIAN PRESS

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VOICES

THE URBANIST WISH LIST

Metro's Colin Fast has you covered for all things Winnipeg-related on your Christmas shopping list

COLIN FAST
winnipeg@metronews.ca

Looking for something special for the city-planning student in your family? Have a newly elected city councillor down the street? Or are you the office secret Santa for that guy in the next cubicle who keeps yelling at Twitter about bus rapid transit?

Never fear, we've got you covered with a brief guide of essential gifts for the Winnipeg urbanist this holiday season.

1. Book Be sure to hit McNally Robinson (Grant Park Shopping Centre) for a copy of City Beautiful, produced by the Winnipeg Free Press. Featuring some amazing images from Winnipeg's past and present, the book tracks the architectural history of the city and how it helped shape who we are.

2. Hoodie Inspired by the Vancouver-based clothing line Vancity Originals, The Peg Authentic recently started making graphic hoodies, T-shirts and hats that boldly declare you're from The Peg. Currently available at The Urban Bakery (407 Graham Ave.) and soon at ThePegAuthentic.com.

3. Art Tiny Feast in the Exchange District (217 McDermot Ave.) is a wonderful shop filled with pens, notebooks, stationery and housewares. It also has a small selection of artwork, including Winnipeg 1919 by Raymond Biesinger. This intricately drawn piece captures all the noteworthy buildings that were standing downtown on May 15, 1919, at the height of the Winnipeg General Strike.

4. Tea towel Andee Penner recently closed Sew Dandee in Osborne Village, but her line of handmade goods is still available at the Exchange Uporium (264 McDermot Ave.) until Dec. 30. Of note are tea towels and T-shirts that list street names from various neighbourhoods and infant clothing that features images of Confusion Corner.

5. Wallet While you're at the Exchange Uporium, be sure to also check out Roy Liang's series of "Winnipeg. North of Fargo." wallets, magnets and shirts. You can find more of his screen-printed items at royliang.tumblr.com.

6. Viewmaster The Winnipeg Architecture Foundation now has a storefront in the Exchange District (266 McDermot Ave.) where you'll find a cool collection of buttons, mugs and books that highlight the city's most prominent buildings. The newest addition: Viewmasters, which include images from Winnipeg photographers Henry Kalen and Bryan Scott.

7. LEGO LEGO's City series features all the things kids see on a regular basis throughout the city, like office buildings, police vehicles, fire trucks and construction crews. There's even a town square for your future mayor to address his miniature citizens, and some bank robbers and jewel thieves thrown in for fun. Look for it at Kite and Kaboodle (The Forks).

8. Fuel The independent coffee shop holds a special place in the heart of most urbanists. It's a harbinger of a neighbourhood on the rise and a place to argue about politics with other city geeks. Shops like Parlour (468 Main St.), Little Sister (470 River Ave.), Thom Bargen (64 Sherbrook St.), MAKE (751 Corydon Ave.) and Cafe Postal (202 Provencher Ave.) all offer gift cards, merchandise or bags of coffee that would make great stocking stuffers.

Your Winnipeg

Life's a beach

Photo submitted by reader Andi Duncan

The ice goes up as the sun goes down at Victoria Beach, Man.
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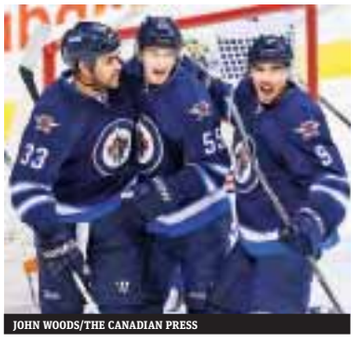
Upcoming

Skills competition to light up MTS Centre



JOHN WOODS/THE CANADIAN PRESS

Wanna see your favourite Winnipeg Jets player up a little closer than usual?

The Winnipeg Jets Skills Competition takes place at the MTS Centre on Wednesday night. In order to give fans the best view (and awesome photos to upload to Instagram), True North will be removing glass from the sides of the rink.

Now in its third year, the skills night features several head-to-head contests, including Fastest Skater, Accuracy Shooting Challenge, Puck Control Relay, Breakaway Relay and the Hardest Shot Competition.

Last year, it was Evander Kane and Tim Stapleton who flew by the fastest, while Dustin Byfuglien had the hardest shot at 104 miles an hour.

Tickets for the competition are $10 or $15 and are available at Ticketmaster. Proceeds from the night will go to the Winnipeg Jets True North Foundation and the NHLPA Goals and Dreams Fund.
METRO

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Gossip

NED EHRBAR

METRO'S TAKE ON THE WORLD OF CELEBRITIES

Iggy Azalea ALL PHOTOS GETTY IMAGES

Even if Iggy were born a man, he would never be called Cody

Some stars just ignore all the weird rumours that go around about them, and some offer firm but boilerplate denials.

But, every once in a great while, some find just the right way to brush off the gossip while coming off as awesome in the process.

Case in point? Iggy Azalea actually deigned to respond to bizarre rumors that she wasn't always a girl named Iggy.

"Wait, so I'm just now reading that I was born a man and my name is Cody?" she posted to Twitter, following up with, "I just don't see myself as a Cody. I'm more of a Liam, if I had a penis."

You win this round of the Internet, Ms. Azalea.

Oh, and she was understandably worried about how these new revelations would affect her career.

"Am I still gonna get my Billboard women in music award tomorrow, now that I supposedly have a penis or nah," she tweeted.

Panettiere 'over the moon' that she is no longer the shortest in her family

Nashville star Hayden Panettiere has a baby girl, just in time for Christmas.

The pint-sized actress gave birth to daughter Kaya Evdokia Klitschko last week, her first child with much taller fiancé Wladimir Klitschko, her rep confirms to People magazine.

"We are over the moon and madly in love," the new parents say in a statement.

The couple announced their engagement in October. No word yet on whether baby Kaya will take after the taller or the shorter side of the family.

Hayden Panettiere

The Queen's garden adds magic to her majesty

During The Queen's Garden, a TV special set to air in the U.K. at Christmas, horticulturist Alan Titschmarsh apparently stumbled upon some magic mushrooms in the gardens of Buckingham Palace.

"It's eaten in some cultures for its hallucinogenic effects, but it also makes people who eat it very sick," an ecology professor explains to Titschmarsh, according to the Telegraph. "The old-fashioned thing to do was to feed it to the village idiot, then drink his urine, because you get all of the high without any of the sickness."

Well, then!

But don't get too excited about any Royal Family vision quests just yet. A Palace spokesman was quick to tell the Sun that "fungi from the garden are not used in the Palace kitchen."

But man, if they were? That could really liven up the Queen's Christmas Day address. Oh well. Instead, maybe some commoners can sneak in, chow down on the mushrooms and have a great time saying Titschmarsh's name over and over.

Queen Elizabeth

SCENE

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Jack White's new app treats fans to live performances of his latest tracks. AFP FILE PHOTO

Jack White releases new 3D virtual reality app

Tech. Musician's fans will be treated to a 360-degree, 3D live performance

Jack White, the former White Stripes frontman, is the latest rock star to embrace the immersive musical possibilities of sliding a smartphone into a VR headset.

White's app, called Jack White: Third-D, is designed to work with Google's do-it-yourself VR headset, Project Cardboard. Sliding any Android headset with a 5-inch or greater display into the headset will treat the wearer to a 360-degree stereoscopic 3D live performance of a number of White's latest tracks. AFP

Other artists

Jaunt, the company behind White's app, has also produced an app for Paul McCartney, which offers users a similarly immersive take on a recent live performance of Live and Let Die complete with pyrotechnics.

Download this! Metro gives you its weekly picks for the best in gaming, apps and ebooks

MIND THE APP
Kris Abel
@RealKrisAbel
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Ebook

Frozen: The Cinestory

By. Robert Simpson, Erik Burnham, & Josh Elder

Kindle/iBooks

Fans have long been using movie screengrabs to tell their own stories on Tumblr. Here, Disney adopts the practice to transform Frozen into a beautiful graphic novel, adding a bit of magic with a window that highlights each panel as you read. You'll have to add your own music, sadly, but it truly does feels like you're reading the movie.

App

Ideas for Elves

iPhone/iPad
Free

This Elf on the Shelf holiday countdown app offers daily activities such as crafting marshmallow igloos, candy campfires, and pom-pom snowballs. They're for the elf toy, but that's merely optional.

Video game

Name. Dragon Age Inquisition

For. PS3/PS4/Xbox 360/ Xbox One/PC

Rated. Mature 17+

Managing an adventure isn't as exciting as being the hero of one. As your party quests across dangerous lands, you must also direct an army by recruiting agents, establishing camps, and claiming new territories. Nothing kills the romance of a quest faster than administrative duties and this land of dungeons and dragons has many. Your attention can only drift away.

Consumers bugged by careless video-game makers

Issue. Tight timelines for releases of highly anticipated titles mean that consumers are having to deal with glitches in their games

The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems.

Ubisoft CEO Yannis Mallat issued a mea culpa earlier this month for the November release of Assassin's Creed Unity, acknowledging that the overall quality of the game "was diminished by bugs and unexpected technical issues."

"I want to sincerely apologize on behalf of Ubisoft and the entire Assassin's Creed team," read Mallat's statement. "These problems took away from your enjoyment of the game, and kept many of you from experiencing the game at its fullest potential."

The company — which has development offices in Toronto and Montreal that employ more than 2,000 people — intends to offer free downloadable content or a free game for those who bought the product before it was patched with a software update.

"I think it's admirable, but no doubt a blemish on what should be their flagship product of the year. But they're certainly not alone in shipping a game that's not finished," says Marc Saltzman, a Toronto-based syndicated video game critic.

Aaryn Flynn, general manager of Bioware Canada, says Ubisoft's apology is a step in the right direction for developers.

"We all have to take responsibility for where our games are and fan reaction good or bad, so I think it's a good thing to do," he said, adding that the recent release of Dragon Age: Inquisition needed to be patched on release day for technical issues. "But the complexity and the fidelity and the level of work that goes into these games is the highest it's ever been — it's sky-high."

Saltzman notes a disturbing "ship now, fix later" trend, where developers are taking advantage of customers' Internet bandwidth to repair a game after it's already been released.

American video game industry consultant and author Scott Steinberg says the Ubisoft decision to publicly apologize was "very rare" for any company, and believes the move will set a precedent in the industry.

"I think you probably will see more and more companies, if errors of this magnitude are encountered, being called upon to address the issue," he said. "But even if you can throw an army of people at trying to stamp out these bugs — as wide of a net as you can cast — things are still going to slip through."

THE CANADIAN PRESS

A Parisian named Arno fights his way through the French Revolution in Assassin's Creed Unity. The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems. THE CANADIAN PRESS

Finding balance

With more than 40 per cent of games released in November and December, video game critic Marc Saltzman says many companies set unrealistic deadlines ahead of the holidays. Aaryn Flynn, general manager of Bioware Canada, adds "I don't think developers have ever had more ambition than they do now, so it's about finding a way to match that ambition with what's operationally possible ... So sometimes that requires a delay, sometimes that requires a Day 1 patch, sometimes it's both. So it's just about making sure that you strike the right balance."

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How to rise from the debt

Your money. Figure out if you're carrying too much debt and what to do about it if you are

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Our tolerance for debt has gone way, way up. Some folks believe everyone's got some debt. Hey, if you have a mortgage that's manageable, I've got no beef with you.

But if you're carrying even a penny in consumer debt — balances on your credit card or line of credit, overdraft, buy-now-pay-later loans — it is too much debt.

That being said, I know that there are folks who are trying to get rid of their debt.

If you're spending up to 15 per cent of your income for debt repayment (not including your car payments and your mortgage), you're on your way to debt freedom.

To calculate what percentage of your income you're spending on debt repayment, add up your monthly debt repayment amounts (not including car payments and mortgage), divide that by your monthly take-home pay, and multiply it by 100.

If you're spending $670 a month paying off your credit cards, student loans, line of credit, furniture loan, or whatever else, and you make $3,100 net a month, your calculation would look like this: 670 / 3100 x 100 = 21.6%

If you're spending 15 per cent or less of your monthly income paying off your debt then you're probably OK from a cash-flow perspective. If you're spending more than that, uh-oh!

The words "paying off" are important. If you're spending 15 per cent or more of your income just meeting your minimum monthly payments you're gonna be in debt for a long, long, long, long time and you're going to pay *gobs* of interest.

Have you looked at the line at the bottom of your credit card statement that says, "If you make only the minimum payment each month (on your $6,369.36 balance), we estimate it will take 55 years and 10 months to fully repay the outstanding balance."

Cripes! (Taken directly off my credit card statement that I paid in full immediately!)

If you have a $3,000 balance on a credit card charging 14.98 per cent interest, and pay a two per cent minimum every month, it will take 26 years to pay off your balance and cost you a total of $7,440 in interest. Seriously, that stuff you bought on sale just cost you three times as much as you planned!

Get that money burden off your back by paying off your debt. ISTOCK

Why are you doing this to yourself?

1. Admit you have a problem. Say it out loud right now: "I have a problem with my debt." If you aren't prepared to admit you're in trouble, no one can help you. If you aren't prepared to add up the mess you're in, quit your whining. If you want things to change, start by saying, "I have a problem with my debt."
2. Write down every penny you spend. Whether you spend $1.25 for coffee or $600 on a fabulous new pair of shoes, write it down. This is how you become accountable for forfeiting your future in the name of an immediate pleasure. When you look over your list at night — yes, you have to look over the list every night — ask yourself why you're really buying. Did you get a rush? Did you feel pleasure? How are you feeling now?
3. Switch from credit to cash. It is way easier to charge something than it is to fork over cold, hard cash.
4. Commit to paying off your debt. Grab a calculator and figure out how much it will take each month to be out of debt by a specific date. Then allocate the majority of the money to paying off your most expensive debt first while you make minimum payments on the other debts. Once your first debt is paid off, reallocate that money to your next most expensive debt. Keep going till you're out of the hole.
5. If you must find a way to make more money to get out of debt, so be it. You played and now it's time to pay. More work may be what it takes. The upside: You'll be so busy earning, you'll have very little time or energy left to spend. Life is expensive enough. Get rid of the interest costs so you can use your money for *you* instead of making some lender richer!

Here are 5 more signs you may be in over your head:

1. If you find that you seem to have less and less money for things like food.

2. If you keep dipping into your savings, keep trying to refinance, or have to take a payday advance loan.

3. If you keep hitting the ceiling on your credit cards. As you pay your balance, do a balance transfer to reduce your costs, or refinance in some other way, you're right back to the limit on your credit in no time flat.

4. If you can't find two red cents to put into an emergency fund. No emergency fund means that the first time trouble rears its ugly head, you'll be right back to using credit to fill your financial gap.

5. If you can't sleep at night — if you toss and turn or awake in a cold sweat — you're in trouble.

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When and how to wean kids off gift list

It's a discussion some families have in the lead-up to the holidays. Others avoid it because it can be awkward; everyone isn't always on the same page.

But side-stepping dilemmas rarely solves them, so let's just put it out there. If you buy holiday gifts for the children in your extended family, does there come a point when you can stop?

Sadly, there appears to be no single answer. But some etiquette experts have offered suggestions to help.

Let's start with Judith Martin, better known as Miss Manners, who says an important point to keep in mind is that there is no need to stop buying gifts for nieces and nephews. If you enjoy doing so, you may continue.

Should you wish, however, to at some point transition from giving gifts to sending a seasonal letter or card, Martin suggests a surprisingly tender age as a potential demarcation point.

"The first cut-off would be ... children who have learned to write but don't," Martin says with a bit of bite to her delivery.

She refers, of course, to children who do not pen thank-you notes to express gratitude for the presents they have been sent.

Anna Post of the Emily Post Institute suggests the point at which children stop going out for Halloween might be a time when you could think about altering gift-giving patterns, if that is a goal.

Karen Cleveland, the Toronto-based writer of the blog Finishing School, suggests the point at which nieces and nephews start to earn an income might also be a reasonable time to discontinue gift-giving.

All three agree the question isn't simply "when?" but "how?"

Post suggests using transition gifts, moving at a point to buying a small token gift — a lovely Christmas tree ornament, if Christmas is the holiday being celebrated — rather than a larger present. Or buying a present for the family as a whole, instead of for each individual child.

Letting the future former recipients of your gifts — or their parents — in on your plans is good form, says Cleveland.

"The earlier you make changes to established traditions, the more time people have to get used to the idea," Post says. THE CANADIAN PRESS

Share your plan before taking kids off the family holiday gift list. ISTOCK

Money 101. Two couples, one year to make them richer

An $86,000 money makeover

I ran an experiment through 2014 to see how I could improve the financial wealth of two Canadian couples in 12 months. By helping each couple focus on building their net worth, collectively they improved their bottom line by $86,000. There weren't any lottery tickets or magic wands involved in this financial transformation. Rather, the couples set ambitious, yet realistic, financial goals, and were held accountable for their actions, learning to navigate the financial ropes of homebuying, family planning, investing and debt reduction. You can do it, too. – *Lesley-Anne Scorgie*

Anne-Marie and Peter knocked their financial goals out of the park over the past 12 months. SHUTTERSTOCK

Carolina and Jose pulled themselves out of the red and improved their net worth by $37,000 in 2014. SHUTTERSTOCK

Anne-Marie and Peter

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 37 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $120,000
- Life stage: First child arrived in May
- Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
- Rent or own: Rent
- Net worth: $115,000

Through their detailed approach to budgeting, discipline, and savvy investment choices, Anne-Marie and Peter improved their net worth by $49,000 in 12 months. Their net worth in January was $66,000, and is now $115,000.

2014 goals

When I first met Anne-Marie and Peter in January, they shared their ambitious financial goals for the year: Become debt-free; start an RESP for their daughter; and save for a down payment for a home.

We focused on debt reduction tactics such as negotiating interest rates on debt, squeezing more out of their budget through living frugally, earning money through raises and promotions, and pumping up their RRSP savings so they can eventually use these funds to purchase their first home through the RRSP Home Buyers' Plan. This tax-advantaged program allows first-time homebuyers to borrow money through their RRSP to put towards a down payment.

Accomplishments

Not only did the couple knock their goals out of the park, they also took care of other important financial business, including: Setting up a will; purchasing life insurance; learning the basics about savvy investing; securing a $10,000 raise for Peter; and creating a five-year financial plan.

When Anne-Marie and Peter crossed the threshold of $100,000 in net worth, they celebrated their success with an affordable and incredible trip to Ireland.

Greatest challenges for 2015

The largest barriers Anne-Marie and Peter face in 2015 are rising home prices in Toronto, the high costs of child care, and an uncertain stock market that could affect the value of their investments.

Top two tips going forward

• Tip 1 — Anne-Marie and Peter should purchase their home ASAP because their rent is inching close to $2,000 per month.

• Tip 2 — Get over the financial fears of having a second child. Through increased income, budgeting in advance and by building equity in a home, affording a second child is possible.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 32
- Occupations: Stay-at-home mom and roofing
- Total household income: $65,000
- Life stage: Three daughters, aged five, three and one
- Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
- Rent or own: Own
- Net worth: $3,300

Though their income was tight, and list of financial priorities long, Carolina and Jose pulled themselves out of the red this year and improved their net worth by $37,000. At the beginning of the year, the couple's net worth was –$33,700, but increased to $3,300.

2014 goals

In January, Carolina and Jose expressed their desire to own a home — a place to call their own. They also wanted to make a dent in their debt and save for a trip to Vancouver.

To help achieve their goals, we developed a plan to secure a 10 per cent down payment for a home through an early inheritance from Jose's parents.

We also focused on simple, but effective budgeting, debt reduction and saving skills. Though the couple hasn't taken their vacation to the West Coast, they plan to next year.

Accomplishments

The first major accomplishment for Carolina and Jose was overcoming their mental hurdle of having a lower income. Once they shifted their thinking from not having enough to stretching what they have, they took massive strides toward improving their net worth.

In 2014, they purchased a $250,000 home, weaned themselves off of student loan repayment assistance, secured a promotion and salary increase of $10,000 for Jose, saved $3,600 towards an emergency fund, bought life insurance, established a will, and created a five-year financial plan.

Greatest challenges for 2015

Carolina and Jose must decide when, and if, to increase their income. As a single-income household, their financial choices are limited and they can't afford to save for their future, let alone that of their children.

Top two tips going forward

• Tip 1 — Carolina should secure a part-time job to bolster the couple's income, allowing them to start saving for retirement.

• Tip 2 — Pay off their debts.

LESLEY-ANNE SCORGIE IS A FINANCIAL COACH, FOUNDER OF MEVEST, A FINANCIAL COACHING FIRM, AND BESTSELLING AUTHOR OF WELL-HEELED AND RICH BY THIRTY. FOLLOW @LESLEYSCORGIE AND #METROMONEYCOUPLES.

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Mini loaf makes a yummy appetizer

Mini Cheese and Prosciutto Meat Loaf. If you're tired of Sunday night meat loaf, you have to try these unique miniature muffin-cup meat loaves topped with crispy prosciutto and cheddar cheese

ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

This recipe serves six. ROSE REISMAN

I enjoy serving these because they cook in just a few minutes and can be the main meal or an appetizer.

Be sure to use lean ground beef to reduce the calories and fat.

Only 5 per cent of lean ground beef is from fat, whereas 20 per cent fat is in regular ground. A big difference if you're consuming ground beef on a regular basis.

If you're on the hunt for a homemade holiday appetizer, you've got to give these a try.

Directions

1. Preheat the oven to 375°F. Spray a 12-inch muffin tin with vegetable oil.

2. Combine the ground beef, eggs, barbecue sauce, bread crumbs, green onions, garlic, basil and salt and pepper in a bowl.

3. Pat evenly into muffin tin. Add diced prosciutto over top.

4. Bake for approximately 20 minutes or just until temperature reaches 160 F.

5. Divide cheese over top and bake another two minutes or just until cheese melts.

FLASH FOOD

From your fridge to your table in 30 minutes or less

Ingredients

- Vegetable oil
- 1 1/2 lb lean ground beef
- 2 eggs
- 1/2 cup barbecue sauce (or ketchup)
- 1/2 cup seasoned dry bread crumbs
- 1/4 cup finely diced green onions
- 2 tsp crushed garlic
- 1 tsp dried basil leaves
- Pinch of salt and pepper
- 1 1/2 oz diced prosciutto
- 1/4 cup shredded cheddar cheese (1 oz)

Nutritional information

Per serving

- **Calories** 256
- **Carbohydrates** 14 g
- **Fibre** 0.5 g
- **Protein** 28 g
- **Total fat** 9 g
- **Saturated fat** 4 g
- **Cholesterol** 118 mg
- **Sodium** 553 mg

Cauliflower gives veggie tabouli its crunch

Traditional tabouli is a Middle Eastern dish made with tomatoes, parsley, mint and bulgur.

I decided to add a twist and make this a grain-free dish, using shredded cauliflower as the base.

This is a delicious starter salad, side dish or main vegetarian dish.

If you don't have a food processor with a shredder blade, a hand grater can be used.

Ingredients

- 1 small head of raw cauliflower (1/2 large head) — broken in florets
- 1 cup finely chopped flat parsley
- 1/3 cup chopped fresh mint
- 1 cup shredded romaine lettuce
- 2 finely chopped green onions
- 2 cups diced plum tomatoes
- 1/4 cup olive oil
- 2 tbsp lemon juice
- 1 1/2 tsp minced garlic
- 1.2 cup crumbled feta cheese
- Salt and pepper

Directions

1. In food processor using grating blade, shred cauliflower. You can also process on and off in a food processor using the steel blade. (Do not purée). Place in large bowl.

2. Add remaining ingredients and mix well. Serve at room temperature or chilled.

ROSE REISMAN

This recipe serves six. ROSE REISMAN

Your holiday party doesn't have to be as awkward as one straight out of an episode of The Office. ISTOCK

Be the star of your office holiday party

Career. An etiquette expert explains why the holiday party is the biggest networking opportunity of the year

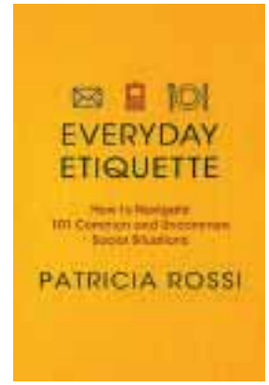
LAKSHMI GANDHI
Metro in New York City

It seems everyone has a horror story about their workplace's annual Christmas party — you don't have to look far to find tales of drunken bosses, inappropriate jokes or regrettable flirtations.

But one expert notes that it's also important not to let those stories distract from the fact that the annual winter gathering is also the perfect time to put your best foot forward in terms of your career.

"It's really one of the most important business days of your year," says Patricia Rossi, an etiquette coach and author of Everyday Etiquette: How to Navigate 101 Common and Uncommon Social Situations.

"It's the one time of the year you can get to someone higher up in the company that you can't get to normally."



Rossi shares these tips on how junior employees can work the room and shine during a holiday party.

Put on a smile and attend the function

"The first thing that you have to do is go," says Rossi.

"The company has invested in it in terms of both time and money in organizing it."

And this isn't the occasion to be fashionably late or to just stop by for a few minutes, either.

"Arrive on time but don't be the last to leave," Rossi advises.

Don't just talk to your office buddies

"You want to move about the cabin — don't latch onto one person and talk to them all night," says Rossi. For the introverts out there, Rossi says it's also important to remember that almost everyone feels awkward when it comes to holiday parties.

"I was reading something that said something like 90 per cent of people don't know what to say at parties, so you know what? They probably are waiting for someone to talk to them."

Have some conversation topics in your pocket

Because it can be intimidating to saddle up to your company CEO or other high-ranking execs, most employees shy away from doing so.

Rossi says this is a mistake and that with some prep, you'll be able to chat with anyone.

"Have two or three interesting things to talk about," she advises. "If your company VP is a big donor to the Met, that means you know they like art."

Say thank you afterward

Just like any other social event that takes lots of time and planning, it's a good idea to express gratitude after attending.

"Always send a thank-you note to the organizer of the party," says Rossi. "They put it together so that people could have fun and relax."

Always talk to the spouses

- "Your manager is probably going to be bringing a spouse," notes Rossi. "And the spouse is always nervous about attending these things. But if you talk to them and are engaging, on the ride home she or he will say, 'Oh, I met your employee and they were so lovely, so nice.'"

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My boss caught me Buellering around town

OFFICE SPACE
Eleni Deacon
life@metronews.ca

Dear Metro,
I recently called in sick to work so I could catch up on errands. Then, while I was out doing some afternoon shopping, I saw my boss walking on the other side of the road. There's no way to confirm she saw me, but the vibe has been weird since. I'm worried that I broke her trust, but I also don't want to make things worse by bringing it up. How can I clear the air?
— Remorseful Truant

Dear RT,
Your boss' reaction will probably depend on your track record.

First-time Ferris Buellers won't rouse suspicion — after all, an employee who is legitimately too ill to work could still be well enough to run errands. But if you've left enough faux-sniffly voicemails to teach Flu Faking 101, your boss has likely been onto you for a while.

At this point, don't dig deeper into your ploy. You've told one lie — telling more (e.g. loudly and theatrically complaining about how you "still feel weak") won't help. Chances are your boss has feigned phlegm at some point in her career, and will forgive once-in-a-blue-moon hooky.

However, if your offence is symptomatic of more viral professional deceit, it might be time for a dishonesty detox.

Work hard, and don't call in sick again until you're actually coughing.

Dear Metro,
Someone recently left an anonymous sticky note on my desk complaining about how I make too much of a mess in the office kitchen. I'm happy to do my dishes more frequently — but I'm also very irritated about this passive-aggressive note!

A-choose to be more honourable

If your offence is symptomatic of more viral professional deceit, it might be time for a dishonesty detox.

How can I vent my frustrations when I don't know the identity of my enemy?
— Tell Me to My Face

Dear TMTMF,
There are whole websites dedicated to sharing — and mocking — other people's passive-aggressive notes. Not so hilarious: getting pegged with one yourself. It's time for your Post-It putter to unstick their head from their bum.

Not-shy types could calmly address the issue in a public context, such as a meeting or an all-staff email.

Your pen pal obviously fears confrontation, and any sort of response will probably freak them out.

To spare your culprit office-wide awkwardness, you could also do a discreet and friendly ask-around, to see if anyone witnessed the deed — or if anyone 'fesses up.

If you identify your sticky bandit, avoid getting aggressive yourself — passively or otherwise. Do: Keep any response polite and eyeroll-free. Don't: Leave a dirty mug in the sink with an "enjoy cleaning me" memo fixed to its handle.

And on that note, do your dishes already

ELENI DEACON IS A TORONTO-BASED WRITER WHO HAS SEEN IT ALL AS AN EAGER EMPLOYEE OF BIG OFFICES, SMALL OFFICES, HOME OFFICES AND ONE ITALIAN RESTAURANT.

Fewer email checks keep stress in check: study

Career. If you're looking for a way to relax, perhaps it's time to stop pressing refresh

If you're feeling stressed, put down the mouse and don't click "Inbox." It's the lesson to be learned from a new study that says easing up on email surveillance can reduce physiological stress.

A group of 124 adults, including students, financial analysts and medical professionals, participated in the two-week study in which they answered daily questionnaires about their stress levels.

Would you weep if you could no longer engage with that envelope? ISTOCK

One group was instructed to limit email checking to three times per day for a week and another was given the green light to check email as often as they could during that week.

One week later, the groups switched.

"Our findings showed that people felt less stressed when they checked their email less often," says Kostadin Kushlev, the study's lead author and a PhD candidate at the University of British Columbia's Department of Psychology.

Another finding uncovered by the study is that stepping back from email isn't easy, for Kushlev reports that most participants encountered difficulties with the intervention.

"This is what makes our obvious-in-hindsight findings so striking," says Kushlev. "People find it difficult to resist the temptation of checking email, and yet resisting this temptation reduces their stress."

Kushlev says his personal struggles with email inspired his study.

"I now check my email in chunks several times a day, rather than constantly responding to messages as they come in," he says. "And I feel better and less stressed."

The study was published in the journal Computers in Human Behavior.

AFP

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Don't let a loud co-worker ruin your day

Career. They're bold, brash and they're busting through the silence. What can you do about the blabber?

LAKSHMI GANDHI
Metro in New York City

Some coping techniques for dealing with talkative co-workers are essential. ISTOCK

The average workday is filled with distractions — whether it is because of last-minute email requests, meetings that run longer then planned or having to deal with inexplicable computer problems.

But perhaps there is nothing more distracting than talkative co-workers — people who either constantly try to engage you in conversation or whose voices you can't help hearing from the next cubicle over. Instead of spending your days being frustrated, Jeff Michaels, the author of the new book Please Hug Me — I'm an Office Monkey, offers an alternative.

"I've been stuck in offices where the environment can suck your soul, but it doesn't have to if you don't want it to," Michaels explains.

We asked him for his suggestions on how to make working in loud, crowded offices more pleasant.

Have a friendly conversation

"The first thing I would do is literally ask them if they know they are annoying people," says Michaels.

Michaels says it's always best to have a direct conversation before going higher up the ladder to your manager or Human Resources about the issue.

"Realistically, they might not even be aware that there is a problem."

Set some boundaries

And we mean that literally. Do you work by the office water cooler or conference room? It can be annoying to have to stop and chit-chat with everyone who comes by. "You can get a couple of plants and literally build your own barrier," Michaels suggests. "Or maybe get a little tiny sign that says 'Silence is Golden' or something more comical."

Invest in headphones

Michaels is a big proponent of noise-cancelling headphones. "Splurge a bit for that pair of $100 Bose headphones." There are also apps and CDs that solely consist of white noise and stress-reducing music that you can play throughout the day.

Utilize the conference room

Do you have to be at your desk or are there breakout areas you can temporarily take over? "Now with laptops and Wi-Fi, it's more possible to literally move around," says Michaels. It's OK to disappear for a bit.

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Art students hone their craft with assistance from iPads

Career. Digital tools find a place in traditional fine arts classes

LAKSHMI GANDHI
Metro in New York City

Like students at most art schools, the young women who attend the Moore College of Art in Center City, Philadelphia, spend first year on campus diving into the basics of art — learning the foundations of drawing, painting and sculpture.

But along with the pencils, brushes and crayons you'd expect to be in a young artist's tool kit, Moore students also rely on something much more high-tech: their iPads.

Since 2012, Moore has given every first-year student a new Apple device once they arrive on campus. Administrators say they decided to implement the program because they wanted to integrate the digital aspects of the curriculum with more traditional styles.

"One of the main ways the students use their iPads is as a multimedia sketchbook," says professor Lynn Palewicz, who teaches the foundation of art class all students must take.

"It's a wonderful container for ideas and allows for experimenting and exploring."

If at first you don't succeed...

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent."

Ava Mallett
Moore College of Art in Center City student on the benefits of a changeable canvas

The learning curve

Some students were hesitant to embrace using their iPads in class alongside other tools.

- Mallett admits that she was one of them. "At first I thought, 'I'm just going to use it to take notes,'" she says. "But now I use it often."

Digital natives

While the first generation of digital natives are now in college, many Moore students, such as Ava Mallett, hadn't thought to incorporate digital media into their work before they started classes.

"I actually didn't know that was a thing," says Mallett, a sophomore fine arts major who grew up in Texas.

Mallett says the tablet is particularly useful while experimenting with new ideas she's not completely sure of.

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent," she notes, adding that having the option of trying things out has given her greater flexibility.

"I like having the iPad because I can have my notes when I prepare my ideas," says student Emily Eggly.

"I can use it for things like colour testing. And I've been using it to just get information also."

What professional heights could you reach with your pad? ISTOCK

NBA

Kobe rises above Jordan on points list

Kobe Bryant has reached rarefied air.

The Los Angeles Lakers star passed Michael Jordan for third on the NBA's career scoring list Sunday night.

Bryant entered the game against the Minnesota Timberwolves needing nine points to pass the icon with whom he is often compared. He got the mark with two free throws with 5:24 to play in the second quarter.

Now only Kareem Abdul-Jabbar and Karl Malone have scored more points than Bryant.

It took Bryant 1,269 games to reach third on the NBA's career scoring podium. Jordan amassed his 32,292 points in 1,039 regular-season games.

THE ASSOCIATED PRESS

Woe, Johnny

"I need to be better. It's tough to come out there and lay an egg like that and I put that on me. I'm not using the rookie excuse; it's not me. I needed to play better."

Cleveland quarterback Johnny Manziel who couldn't live up to the enormous hype surrounding his first NFL start as the Cincinnati Bengals rolled to a 30-0 win Sunday over the Browns, who were eliminated from the AFC North race and will likely miss the playoffs for the 12th straight year.

Bills' action stars rough up Rodgers

NFL. Super Mario and Rambo slow prolific Packer offence to a crawl

The Buffalo Bills' defence has a dynamic duo: "Super Mario" and a newcomer named Rambo.

Credit them for helping rattle Aaron Rodgers and the Green Bay Packers (10-4).

Bacarri Rambo came off the bench to replace injured backup safety Duke Williams to intercept Rodgers on consecutive drives in the second half. And veteran end Mario Williams put the finishing touches on a 21-13 victory Sunday by forcing Rodgers to fumble into the end zone for a safety with 1:51 left.

"It's a testament to what we do," defensive tackle Kyle Williams said, assessing how a dominating defensive effort contributed to keeping the Bills (8-6) in a jumbled playoff picture. "We've played against great quarterbacks, so the only expectation that we had was to play well and win a football game."

Marcus Thigpen scored on a 75-yard punt return, while Dan Carpenter hit all four field-goal attempts, including three in the second half.

The Bills are assured their first eight-win season since going 9-7 in 2004.

A week after ending Peyton Manning's consecutive game touchdown streak at 51 in a 24-17 loss at Denver, the Bills came away with a win by putting the clamps on one of the NFL's most prolific offences.

metro AR Green Bay Packers quarterback Aaron Rodgers reacts after Jordy Nelson dropped a pass in the second half of Sunday's game in Buffalo. The Packers had a five-game win streak snapped and squandered an opportunity to get closer to their sixth consecutive playoff berth. Scan the image with your Metro News app for more scores from around the NFL on Sunday. IAN CRYSLER/FOR METRO

On Sunday

Bills	Packers
21	13

"I wouldn't say statement win," safety Aaron Williams said. "We went up against a Hall-of-Famer last week. Why couldn't we do it again this week?"

The defence made up for a sputtering Kyle Orton-led offence, which was limited to 253 yards and 13 first downs. Orton finished 14 of 27 for 158 yards and an interception.

"It was frustrating," said Rodgers. "Some days are going to be like this. We set the standard pretty high, and we like to live up to it every week."

Rodgers went 17 of 42 for 185 yards, with two interceptions. He had been picked off just three times this season, and none since throwing two in Green Bay's last loss, 44-23 at New Orleans on Oct. 26.

It wasn't all on Rodgers, either, as he had little support from his receivers. That includes the usually reliable Jordy Nelson, who had a key drop late in the third quarter.

From his 6, Rodgers found Nelson wide open running up the right side. The pass hit Nelson in stride, but the ball glanced off the receiver's fingers.

THE ASSOCIATED PRESS

Mumps force Penguins' Crosby to sidelines

Sidney Crosby was showing symptoms of the mumps at Penguins practice last week. COURTESY PENS TV

Add Pittsburgh Penguins star Sidney Crosby to the growing list of NHL players dealing with the mumps.

The Penguins announced the diagnosis Sunday after holding the two-time MVP out of games over the weekend as a precaution when swelling developed on the right side of Crosby's face — swelling the team believed was related to a salivary gland injury Crosby sustained in a game against Carolina on Nov. 29.

Crosby was able to skate with the team on Friday morning but was pulled from the lineup for Friday night's game against Calgary after his condition worsened. He underwent further tests that revealed the presence of the disease. He is currently in isolation but should be through the infectious stage by Monday, though the team has already ruled him out on Monday night when Pittsburgh hosts the Tampa Bay Lightning.

Crosby received a booster shot against the virus before travelling to Russia for the Winter Olympics in February and initial tests done a couple of weeks ago indicated Crosby was not in any danger.

THE ASSOCIATED PRESS

Symptoms

Those infected with mumps can have a fever, headaches, muscle aches, fatigue and loss of appetite, followed by the swelling of salivary glands, according to the Centers for Disease Control and Prevention.

4 SPORTS

Bigras doesn't make the cut

To Russia with love.
Canada's world junior hockey team announces final roster

Canada's world junior journey will continue without Chris Bigras, who was among the first round of cuts despite being on last year's team.

Bigras, fellow defenceman Travis Sanheim and forwards Nick Baptiste, Morgan Klimchuk and Remi Elie were released Sunday evening after a selection camp that included two exhibition games against local university all-stars in Toronto. Canada's roster stands at 25 players with main camp set to open Monday in St. Catharines, Ont.

The message from Benoit Groulx and his coaching staff to those players who were cut was that this is a deep, difficult group to crack.

Nick Baptiste is one of five players cut Sunday from Canada's world juniors squad on its way to Russia. THE ASSOCIATED PRESS

"We think that the players that we decided to keep are in our plans and I thought also there was a separation between those guys and the players we kept," Groulx said. "That's the reason why we decided to let them go."

Bigras was the biggest surprise because he played all seven games in last year's tournament and as a returning player figured to have a spot. Instead, the 19-year-old Colorado Avalanche prospect will go back to the Ontario Hockey League's Owen Sound Attack.

"Obviously not the outcome I was looking for," said Bigras, who's from Elmvale, Ont. "Can't dwell on it right now."

Baptiste, a 2013 pick of the Buffalo Sabres, will go back to playing for the Connor McDavid-less Erie Otters of the OHL. Among those cut, he appeared to take it the best.

"It's such a good competition here," said Baptiste, a native of Ottawa. "Just proud to be one of the top 30 in Canada, move forward, go back to Erie and hopefully go on a (Memorial) Cup run."

THE CANADIAN PRESS

Ice on fire on Barcelona

Meagan Duhamel and Eric Radford of Canada perform during the exhibition show at the Grand Prix Final figure skating competition on Sunday in Barcelona, Spain. Duhamel and Radford won the competition with a total of 220.72 points. MANU FERNANDEZ/THE ASSOCIATED PRESS

MLB

Record-breaking $155M contract

Jon Lester set Major League Baseball record for largest signing bonus and biggest upfront payment with his $155 million, seven-year deal with the Chicago Cubs.

The pitcher's contract calls for a $30 million signing bonus, of which $15 million is due by April 1.

THE ASSOCIATED PRESS

Speedskating

Gold and bronzes

Charles Hamelin raced to gold in the men's 1,000 metres at a short-track speedskating World Cup, to top a six-medal performance Sunday by Canada's team.

Bronzes went to the men's and women's relay teams and Marianne St-Gelais, William Preudhomme and Kasandra Bradette for the women's 1,000 metres and men's and women's 500 metres, respectively.

THE ASSOCIATED PRESS

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AUGMENTED REALITY

Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

metro AR

→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
You will need to be ruthless with yourself this week, especially on the work front where you are clearly doing too much.

♉ Taurus
April 21 - May 21
You won't find it difficult to get your own way today but don't go too far and give others the impression you think you are better than them.

♊ Gemini
May 22 - June 21
You may be fired up with enthusiasm for a new plan or project but not everyone is convinced. Does that matter?

♋ Cancer
June 22 - July 23
You need to face up to your problems and let certain people know that you will no longer be their whipping boy.

♌ Leo
July 24 - Aug. 23
If someone annoys you over the next two or three days, they are sure to regret it. You are in no mood to turn the other cheek. Watch out world!

♍ Virgo
Aug. 24 - Sept. 23
You seem to be in one of those moods when you are interested only in extremes. You will either do something very good or very bad today — there is no middle ground. Either way you will have fun.

♎ Libra
Sept. 24 - Oct. 23
You will be in a confident mood today but you might try something you know is forbidden. In the long-term, you will certainly regret it.

♏ Scorpio
Oct. 24 - Nov. 22
Let everyone know what you expect of them today. Some may grumble and say you are exceeding your powers, but rather that than have them think you are weak.

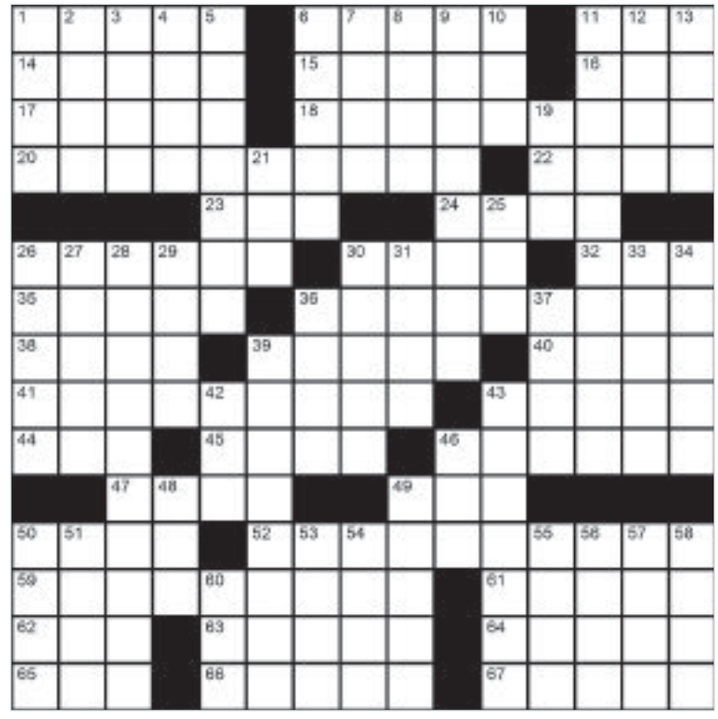
♐ Sagittarius
Nov. 23 - Dec. 21
Treat others as equals or they will make life difficult for you. And never take your nearest and dearest for granted.

♑ Capricorn
Dec. 22 - Jan. 20
Try not to come on too strong today or you could push away people who should be your friends and allies.

♒ Aquarius
Jan. 21 - Feb. 19
You are determined to finish that long list of chores. And that's good because the next few days are potentially some of your most creative of the year.

♓ Pisces
Feb. 20 - March 20
A rival will throw down a challenge today and if you are smart you will pick it up and throw it right back at them. Most likely they will be so surprised that they immediately back off.

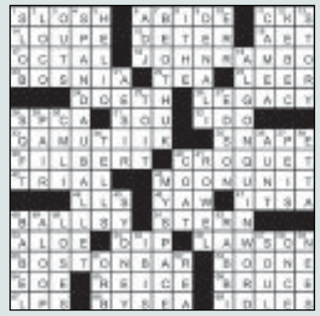
Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Knowledge of words, for short
6. Director Hal
11. 100 cents [abbr.]
14. "...the bombs bursting __...": 2 wds.
15. Chirp
16. Romance
17. Opera tune: "Nessun __"
18. Song by Canadian singer Mac DeMarco; or, Shakespearean times of youth: 2 wds.
20. Painter's display: 2 wds.
22. Loonies
23. Dallas, __.
24. __ of passage
26. MuchMusic fare
30. __-__ (Public event, '60s-style)
32. '_' __ for Camrose
35. Christina Aguilera's "_ __ to You"
36. Group speaking on behalf of cartoon characters: 2 wds.
38. Kennel noises
39. Sprite
40. Sonny __ (Montreal-based artist)
41. One of a popular candy: 2 wds.
43. Sigmund's surname
44. Heidi Montag's hubby ...his initials-sharers
45. Grannies: German
46. Like ceramics material
47. Plummet
49. Litigate
50. End in __ (Draw): 2 wds.
52. Works by Cheticamp, NS artist Elizabeth LeFort (b.1914 - d.2005): 2 wds.
59. Folklore
61. Birthplace of Columbus
62. Grampus
63. Take in once more
64. Toronto __ Centre
65. __-i-Noor Diamond
66. 'Disk' suffixes
67. Pilotless aircraft practice run, briefly

Down
1. Ricky Martin's "Livin' La __ Loca"
2. __ about (Circa): 2 wds.
3. Wagon
4. I like = J'__
5. Songstress Toni
6. When TV news airs: 2 wds.
7. Cotton __
8. Prefix to 'copter'
9. Princess Eugenie's sister
10. Financial rpt.'s 'until now'
11. Toronto Raptors head coach: 2 wds.
12. Ravel's "Ma Mere _'__" (Mother Goose)
13. "Friends" friend
19. Polka's pal
21. Guys
25. 'Benedict' suffix
26. Lab containers
27. "Let __ __!" (start)
28. Manitoba: Nickname of the Red River Floodway: 2 wds.
29. Gaelic
30. Cardboard containers
31. The Queen's cypher: letter + Roman Numeral + letter
33. Matter
34. Cram
36. "__ Las Vegas" (1964)
37. Fashion model Ms. Delevingne
39. Brochure
42. The __ (Sault Ste. Marie's nickname)
43. Full-__ (Established/qualified)
46. Theatrical tip
48. Showbiz Clue#1
49. Terrier types
50. "Star Trek" episode, __ Time
51. Newbie
53. Flemish painter, Jacob van __ the Elder
54. S-shaped moulding
55. Raise
56. Poet's preposition
57. Continue: 2 wds.
58. Rational
60. Mining extract

Friday's Crossword



Online

See today's answers at metronews.ca/answers

Conceptis Sudoku by Dave Green

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

	5		8	9				
9	7		6		5	8		
			3				6	
7	9	3		5			1	
5								6
	2			3		9	5	7
	6				4			
		9	5		3		4	1
				1	7		8	

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Friday's Sudoku

4	9	5	7	2	1	8	6	3
1	2	3	8	6	5	7	9	4
8	6	7	4	3	9	1	5	2
7	5	1	3	4	6	9	2	8
2	3	4	9	1	8	5	7	6
6	8	9	5	7	2	3	4	1
5	4	2	1	9	3	6	8	7
9	1	6	2	8	7	4	3	5
3	7	8	6	5	4	2	1	9

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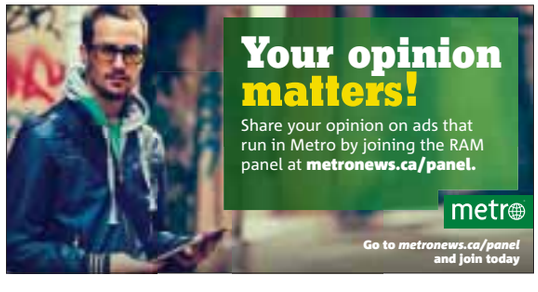
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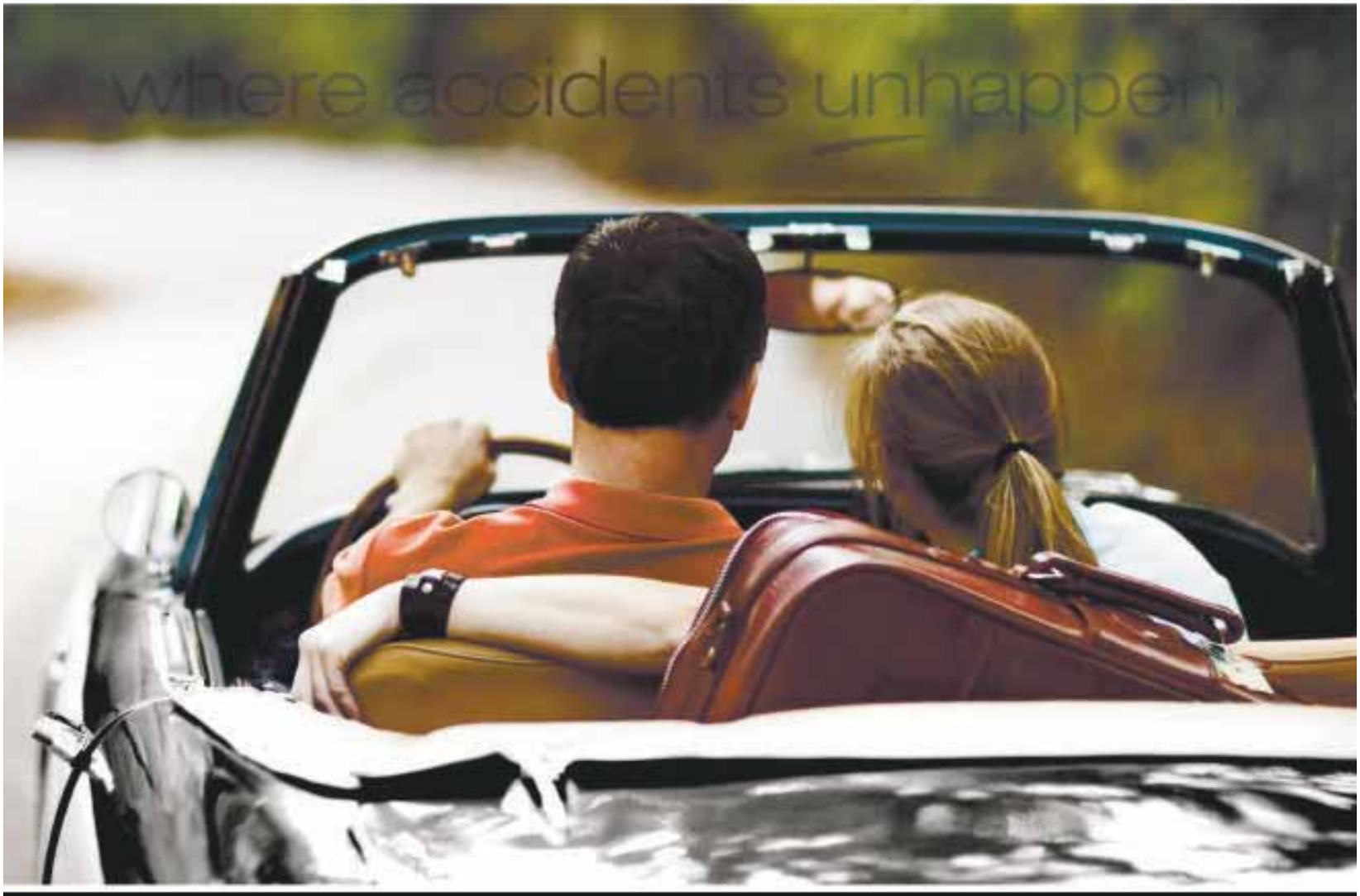

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